

GOLDEN MOMENTS NEWSLETTER

Spring 2021



Grand Island Kearney Omaha Lincoln Sumner Hastings



Greetings,

I am filled with optimism as we enter the Spring of 2021. The world is in a much better place now than it was one year ago. While we continue to mourn the millions of people who lost their lives to the coronavirus, we are confident that much better days lie ahead. I am encouraged by the progress we are making in vaccinating our population. My guess is that all of the recipients of this letter will have had the opportunity to be fully vaccinated by the time the letter arrives in your mailboxes.

Our team at Five Points Bank is diligently working to resume our Golden Club activities. I'm extremely hopeful that this will occur no later than mid-summer. Our strong preference would be to resume Golden Club activities prior to mid-summer; however, we want to ensure that we do not have to limit capacity at our events due to either directed health measures or venue restrictions. I am very hopeful and optimistic our Golden Club event schedule will be back to normal before this fall which is tremendous news.

We are very grateful that a return to normal will transpire this year, as 2021 marks the 50th Anniversary of the founding of Five Points Bank. This is a very special year for us all. It provides an opportunity for Five Points Bank to show our appreciation to our loyal customer base. What separates Five Points Bank from other banks and financial institutions is the strength and quality of our team and our customers. As most all of you will attest, the Five Points Bank team is second-to-none! We are truly blessed with dedicated and talented folks who have the best interests of our customers at heart. We are humbled by the trust and confidence you have shown in us by entrusting your personal savings at Five Points Bank. I cannot express enough to you our gratitude and appreciation to have you as a customer. As we celebrate Five Points Bank's 50th Anniversary throughout the course of this year, we look forward to highlighting the bank's history and showing appreciation to our tremendous customers. I cannot wait to see so many of you soon when we resume our Golden Club events and activities.

Sincerely,

Tom Kelley, Chairman & CEO
Five Points Bank



Greetings Golden Club Members,

Hello Spring!! I sure missed you!! What a long winter, in many ways. It is a great understatement to say the past year has been a challenge. I am fully confident we are on a path to returning to normalcy in the next few months.

We are planning to try and restart the monthly Golden Club movie program with our tentative goal being July. We are working with the Rivoli to do the movie program in as safe and comfortable of a manner possible. Initially, we may need to use the large main theater to give people the ability to spread out a little better. We will keep you updated on the Golden Club movie program as we get closer to July.

In regards to the postponed Holiday Luncheon from last December. In hindsight, I was overly optimistic thinking we'd be able to reschedule for April. I have made the decision to further postpone to December 2021. Ultimately, we want the holiday luncheon to be first class and done in a manner where everyone feels comfortable and I am of the opinion December 2021 will work well.

Five Points Bank of Hastings continues to do all we can to help our community recover from the economic damage inflicted by COVID-19. We have provided nearly \$40 Million in PPP loans to help our customers survive the government dictated shutdown periods and we've worked hand in hand with customers hit the hardest by the COVID fallout. We should all be proud of the fighting spirit and tenacity of many Nebraskans that helped enable our state to overcome this adversity of COVID through hard work and unity.

We will absolutely continue to support our community and provide great customer service to the absolute best of our ability. I have great confidence South Central Nebraska will survive and thrive.

Terry Anstine, President



Happy Spring!

As spring starts to fill the air, it is so refreshing to see all of the plants and flowers bloom again! I hope you are all doing well and are ready for some days of beautiful weather ahead. Here in Omaha, we have been communicating with the movie theater and while we don't have a formal return date at this time, I am hopeful that we will soon be able to meet for our monthly event.

Please stay tuned to your email notifications and text alerts regarding the upcoming events. If you have not had the opportunity to enroll in our text notifications it is a wonderful way to stay connected with everything that is happening! To enroll, simply text '5pointsbank' to 85100. Looking forward to seeing you all soon!

Amanda Coleman



Your Golden Club is slowly coming to life again. It has been a difficult and long year – one that has brought tremendous loss of family and friends to many. I want to extend my sincerest condolences on your loss. Our Five Points Team members miss your loved ones. Their absence will be felt as we start traveling and seeing each other again.

We are so excited to announce our Golden Club movies will resume in July in the tri-cities! We have really missed the movie days. The availability of movies could be limited, so please be patient as the industry and our movie suppliers are playing catch up with production and distribution. The Grand Island market will return to the historic Grand Theatre on July 14. We will be having a freewill donation to help with their theatre renovation, which will include upgraded seating. We are so fortunate to have this beautiful venue for the Grand Island movies and hope you will join us in supporting this project.

Hastings is also ready to start their movies on July 13 at the Rivoli Theatre. Kearney will return on July 6 at the Kearney Cinema 8. Omaha and Lincoln movies will be announced at a later time.

Customer shred days are scheduled in Grand Island, Kearney and Hastings. Dates are listed in this letter. Omaha and Lincoln have tentative dates in the fall, which will be announced later. We are happy to provide this valuable service to our customers but ask for your cooperation. Please clean up your shred. We do not need to shred magazines, newspapers, print ads, books. Please do NOT bring these items. Also, make sure there are no metal items in you shred. If you have a bag “of Stuff” in your basement or garage, please go through it to make sure it needs to be shredded and nothing will damage the shredding blades. Bring your items in a box or bag you do NOT want back, as we may not be able to empty it right away. Everyone has had two years to go through their personal papers, so I expect we will have thousands of pounds of shredding.

Travel is starting slowly and cautiously. There was a great deal of interest in a trip to Western Nebraska. We will take this trip August 12-15. The details are in this newsletter. I was very excited to secure tickets to Hamilton at the Orpheum on November 3. Dear Evan Hansen was cancelled in 2020 but is returning in 2021. I have contacted everyone who was signed up for the canceled date. Those individuals get first option for their ticket. If I have seats available, registration will open on May 1, 2021. I am finalizing our 2022 trip to The Ark in Kentucky. Details will be announced in the next newsletter. If you were signed up for this trip in 2020, you will be contacted for first option, as soon as the details are completed.

The trip to Alaska has certainly been full of ups and downs. The new dates for Alaska are July 10-July 23, 2022. Please note this is 2022! There are some available seats at this time. I know this seems like a long time out, but people who have Alaska on their bucket list are going to be ready to take this trip. Give me a call if you are interested.

I look forward to reconnecting and celebrating 50 years of Five Points Bank with you.

Linda Green, Golden Club Director

Linda's Delicious Dishes

Quick and easy Garlic Shrimp with Ramen Noodles

2 TB Olive Oil
4 garlic Cloves, Minced
1 pound of shrimp, peeled and deveined
Salt and pepper to taste
1 TB butter
2 TB Olive Oil
1 yellow onion sliced
2 C broccoli florets
2 packages (3 ounces each) shrimp flavored Raman noodles
2 C chicken or vegetable broth

-Cook garlic in a large nonstick skillet with 2 TB olive oil for 1 minute
-Add shrimp and season with salt and pepper; cook 2 minutes on each side
-Add butter, cook until butter is melted and shrimp is pink with brown edges.
Transfer shrimp to a platter. Do not clean the skillet
Return skillet to stove. Add 2 TB olive oil at Medium-high heat.
-Add Onions and Broccoli, cook for 5 minutes.
-Add broken noodles, broth and season packets. Stir.
-Bring to a boil.
-Cook and stir for about 5 minutes or until most of the liquid is absorbed.
-Add shrimp last 2 minutes just to heat through
-Removed from heat and let stand for a couple minutes.

I have also used frozen peas, bell peppers, mushrooms and carrots as vegetables.



2020 was an off year for many of us and not just because of Corona-virus. We took a one-year hiatus from Required Minimum Distribu-tions and we changed the age at which required distributions must be started from your Individual Retirement Account (IRA) or work-place retirement plan such as a 401(k) or 403(b). The biggest change is that if you were born after July 1, 1949, you can wait to start taking required distributions until the year you turn 72.

So, if you turn 72 in 2021, what should you know? First, although you have until April 1st of 2022 to actually take the first required with-drawal, it may not be a good idea to wait that long. Why? Because then you will have to take two required distributions in one tax year.

After your first year of required distributions, all subsequent distributions must be taken before the end of the calendar year. So if you wait on your first one, you'll have two required distributions in 2022. Maybe it won't be a big deal depending on your tax situation, but it might have an impact to have double the income in one year.

The cost of not taking the distribution as required is pretty significant. There is a 50% penal-ty for the amount that you should have taken if you miss it. So, it is very important to make sure that you take all mandated distributions from traditional IRAs, 401(k)s, 403(b)s, and Roth 401(k)s. Only Roth IRAs are excused from the annual distribution requirement.

The time to think about required distributions is before you turn 72. We have many clients who may start distributions before age 72 either in cash or in the form of Roth conversions. Many people are sitting on large deferred balances, and while there is a benefit to not touching those tax-deferred assets because you can continue to enjoy tax-deferred growth, some individuals, given the size of their IRA or 401(k), can be subject to pretty large mandat-ed distributions, which would then hit them with a big tax bill in the future. Yes, you are accelerating some tax liability, but if it's at a lower tax rate, and also lowering future required distributions, it might be a good idea.

Depending on your tax situation, it may make sense to start moving income you can have taxed into a low income year now, and then know that your future Roth IRA distribution either won't be required or, even if you take a distribution, it won't be taxed. Every year it's worth chatting with your tax advisor and considering whether or not a withdrawal or Roth conversion makes sense even if it's not required.

Required distributions from retirement accounts and determining when to start claiming Social Security benefits both offer us some flexibility for tailoring our choices to our personal circumstances. And while that flexibility can be important, it may also make the decisions more complicated. It is good to be thoughtful and it's a good time to have a conversation with a financial advisor like Casey, Allie or Bruce just to make sure you're making the best choices for your situation. We're here to help.

Bruce Lear | Senior Vice President
Five Points Financial Services
308.698.2041



What can a Trust do for You?

Trusts can provide a measure of comfort knowing that you have a plan in place to help provide for the safe and accountable management of family assets and to direct their use in accordance with your wishes, goals and objectives. Trusts are used to ensure the proper management of your assets at all three stages of your life:

1. During your active lifetime, placing assets in a trust allows you freedom to continue managing your assets or to devote time to other priorities. A trust created and funded during your life is generally called a “living” or “revocable” trust.
2. In the event you are incapacitated, a trust can ensure that your needs are met and that your finances are kept in good order for your benefit.
3. Upon your death, a trust becomes “irrevocable,” and your assets are managed and distributed by your trustee, in accordance with your instructions throughout the trust’s existence.
4. An estate planning attorney may recommend creating an irrevocable trust during your lifetime, in addition to a revocable trust. This may provide creditor protection, controlled giving to family members or estate tax minimization.

Trusts also provide protection for family members who may be unaccustomed to dealing with financial matters. They can offer protection of assets in case of divorce or other litigation. Trusts can assure that funding is available for specific needs, such as education, health care or charitable interests. Trusts provide a framework in which money is managed in a predictable fashion, by persons you choose, according to standards you set. Trusts create guidelines for current and future distributions that reflect your wishes. If you would like to discuss estate planning in more detail please call 308-389-8816 to schedule an appointment.

Upcoming Events

June 2021

Hastings Shred Day
June 23

August 2021

Western NE Trip
August 12-15

Kearney Shred Day
August 17

GI Shred Day
August 20

November 2021

Hamilton
November 3

December 2021

Dear Evan Hansen
December 28

**For reservations or
more information,
please call:**

Linda Green
308.389.8783

Or

Tracey Shada
308.234.6171



Five Points Bank



@5PointsBank



@5PointsBank

Tracey's Tidbits



Hello Golden Club customers!

Happy...Happy...Happy...

Happy Spring, Happy Easter, and Happy Vaccine Season. I hope this finds everyone doing well. I think that spring, and its spirit of hope is right around the corner. We are excited to be talking about Five Points Bank activities again. It is hard to believe that it has been a year, but we are looking at going to the movies

again...maybe this summer. We have scheduled our shred event for August 17, 2021 and we have even talked about the possibility of our holiday dinner in person this December. I even foresee some trips on the horizon. I have missed everyone and cannot wait to see you again. We are trying to resume some "normal" whatever that looks like going forward.

I want to assure our customers that during the pandemic we are stronger than ever. Thanks to you, we continue to grow, generating reasonable profits and building upon our already strong capital base. This year Five Points Bank will celebrate "50" years in business. Be sure to watch for fun events celebrating this great milestone. Please continue to tell your friends about Five Points Bank and the great opportunities it offers. See you soon....Tracey



HAMILTON
NOVEMBER 3, 2021
7:30 P.M. SHOWTIME
ORCHESTRA LEVEL TICKETS
\$250.00

Dinner at Stokes
in the Old Market

Round trip Motor Coach
starting in Grand Island
with pick ups at 180/281
Grand Island and Shoe-
makers truck stop in
Lincoln.

For reservations or more
information, please call:

Linda Green at:
308-389-8783
linda.green@5points-
bank.com or
Tracey at: 308-234-6171
tracey.shada@5points-
bank.com

Tracey's Treats

Corn Casserole

1 can cream-style corn
1 can whole kernel corn
1 stick margarine
1 box Jiffy corn bread mix
8 oz. sour cream

Mix all ingredients together.
Bake in a 9 x 13-inch pan
at 350 for 50 minutes

Explore Western Nebraska!

August 12-15, 2021
Double Occupancy \$600
Single Occupancy \$750

Trip Includes:

- Roundtrip Deluxe Motor Coach-
Leaving from Omaha with pick-ups in
Lincoln, Grand Island and Kearney
- 3 nights accommodations,
1 night in Alliance, 2 nights in Gering
- All fees paid for attractions
- Step on Guide as we tour
- 10 meals

Registration forms available on our Website
or any Bank locations.

Payment due with Registration.

We will travel the beautiful
Sandhill's Scenic Byway on Highway 2
with stops at a variety of places
on the Nebraska Passport program.

Major stops will be:
Fort Robinson
Agate Fossil Beds
Chimney Rock
Little Girls Lost Memorial
A Cattle Ranch
Aronia Berry Farm

While in Gering we will attend the
Old West Balloon Fest. We will
attend the Night Glow on Friday
night and the National lift off and
competition on Saturday.



Golden Club Members,

While there has been plenty of progress made on the COVID front, I assume the virus is not going to calmly fade into the sunset until the forces of vaccine supply and demand achieve equilibrium – probably in late 2021. Something for us to look forward to and celebrate when it does happen! Anyone up for

a mask burning party?

The pandemic sped up the adoption of several new technologies in our daily lives. In a very short order, we embraced online/mobile banking and shopping, Webex and FaceTime video conferencing, remote working arrangements and distance learning. To what degree these adoptions stick, or snap back will become clearer as time passes. I believe most of these technological acceptances will not materially regress to pre-pandemic levels. Let's face it, the world has changed!

It's a fair bet to say that our nation is not out of the woods yet, but I am very confident we will get through this and be much better people for having done so. The snow and ice will melt, the sun will shine, the fields will green up and we will be able to enjoy each other's company again at Golden Club movies and travel events. The world around us may look different as we emerge from the crisis, but Five Points Bank will remain ready to assist you with your financial matters. This has been a constant since the bank was established over 50 years ago.

We are here if you need us,

Jody

Let's go to the Movies

Kearney Movie

The first Tuesday afternoon of the month at 2:00 p.m. at Cinema 8, 300 S. Third. Call 308- 698-2059 for information on the movie playing for the current month.

Hastings Movie

The second Tuesday of the month at 1:00 p.m. at the Rivoli Theatre, 523 W. 2nd Street in Hastings.

Grand Island Movie

The second Wednesday afternoon of each month at 1:00 p.m. Doors open at noon at The Grand Theatre, 118 West 3rd Street. The movie will be whatever movie was shown the week end before.

Lincoln Movie

The third Wednesday afternoon of the month at 1:00 p.m. at the Edgewood Cinema, 5220 S. 56th St. Lincoln

Omaha Movie

The third Thursday of the month at 2:00 p.m. at Ak-Sar- Ben Cinema, 67th & Center Street. Call 402-829-3622 for information on the movie playing for the current month.

Entrance for the movie will require a Five Points Bank Special Event Card. You may obtain a card any of our convenient locations.



Dear Evan Hansen
December 28, 2021
7:30 P.M. Showtime
Omaha, NE
\$179.00

Winner of six 2017 Tony Awards® including Best Musical.

“ONE OF THE MOST REMARKABLE SHOWS IN MUSICAL THEATER HISTORY.”
— The Washington Post

Dinner at Stokes in the Old Market

Round trip Motor Coach starting in Grand Island with pickups at I80/281 Grand Island and Shoemakers Truck Stop in Lincoln.

For reservations or more information, please call:

Linda Green at: 308-389-8783
linda.green@5pointsbank.com or
Tracey at: 308-234-6171
tracey.shada@5pointsbank.com



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3111 W. Stolley Park Rd.
308-384-9998

2009 N. Diers Ave.
308-384-4840

518 N. Eddy Street
308-384-2814

Wealth Management

2032 Brentwood Blvd.
308-389-8816

Kearney

2501 Central Ave.
1809 W. 39th St.
308-234- 6171

Sumner

100 West 5th St.
308-752-2385

Hastings

320 S. Burlington St.
322 N. St. Joseph Ave.

2815 W. Osborne Dr.
402-462-2228

Papillion/La Vista

9718 Giles Rd.
402-827-8941

Omaha

8820 Arbor St.
402-827-8941

Lincoln

8500 South 30th St.
402-817-3434

Star Phone: 308-384-5315
Customer Service:
308-384-4323

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- Reduce clutter
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